

# EXHIBIT C

Begin forwarded message:

**From:** "HAMMOND, STEPHEN" <STEPHEN.HAMMOND@allstate.com>

**Subject: RE: Toussie Denial**

**Date:** December 5, 2012 4:37:48 PM EST

**To:** Rick Tutwiler <ricktutwiler@publicadjuster.com>

**Cc:** Isaac Toussie <Isaactoussie@yahoo.com>, "bobtoussie@aol.com" <bobtoussie@aol.com>

Mr. Tutwiler,

As I have stated to you in previous conversations, this mistake was made by the former agent and the former staff that was employed here. As of July 2010, the agency was sold to the current owner. These issues that we are dealing with, took place prior to my employment, and also prior to the transfer of ownership.

Unfortunately, I have done everything that I could possibly do to help Mr. Toussie in his time of need. I made flood aware of the situation and also had the request forwarded to FEMA to be reviewed. Ultimately, the decision is up to FEMA, not Allstate. As we are aware, FEMA declined to reinstate this policy without a lapse in coverage. I do know that the flood policies can be reinstated if they meet the guidelines for reinstatement. We are talking about something that has been expired for just about three (3) years, which is well passed the ninety (90) days grace period. Unfortunately for Mr. Toussie, the payment was applied to a separate flood policy that Mr. Toussie has with Allstate. I understand that this was not Mr. Toussie's fault, but to the Flood department, he never made a payment for the terminated policy. On that note, the Flood policy that the payment actually went to, did not receive a double payment; which means that Mr. Toussie never made a payment towards the policy that it was mistakenly applied to. So if that payment wasn't applied to that policy, Mr. Toussie would have had two (2) out of his three (3) flood policies cancelled. Moving on from there, I do understand that the check was written out for the terminated policy and it should have been processed accordingly, but as stated earlier, this was before the ownership change and change of staff so I can not comment on as to why the payment was not processed correctly. Furthermore, like I stated to you during one of our many phone calls, and you stated that you agreed, Mr. Toussie should have realized in December 2010 that he did not receive any Flood paperwork for his primary address, only for the other two (2) properties. However, I do understand that Mr. Toussie has many lines of insurance with Allstate and it may have been hard for him to keep track of what policies he has paid or what needs to be paid at what time. I understand that 100%. At the time when he realized that he did not receive paperwork for his primary residence, we could have wrote a new policy for him.

I do not know what else I can do to help Mr. Toussie out in this situation. In regards to receiving the copy of his Homeowner's policy, you would need to contact his agent, YuriKibardin. I only have access to what Mr. Toussie would receive in the mail. Maybe his agent would have a complete copy of his home policy. I know this response is not what you were aiming for, but my hands are tied in this circumstance. If you or Mr. Toussie feel the need to obtain counsel and proceed to make this into a legal matter, by all means please proceed with that course of action.

If you need anything else pertaining to the flood policy that Mr. Toussie does have in effect with this agency, please feel free to contact me at anytime and I will do my best to assist you.

Have a great day! And a safe and happy holiday to you and your family!

Stephen Hammond

Senior Sales Associate

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"When we wake up in the morning, we have two choices. Go back to sleep and dream, or wake up and chase those dreams. The choice is yours."

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